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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
09/589,500	06/07/2000	Yechiam Yemini	19240-232	8506	
28089	8089 7590 01/13/2005		EXAMINER		
WILMER CUTLER PICKERING HALE AND DORR LLP 399 PARK AVENUE			LAFORGIA, C	LAFORGIA, CHRISTIAN A	
	NEW YORK, NY 10022		ART UNIT	PAPER NUMBER	
			2131		

DATE MAILED: 01/13/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

( *						
Office Action Summary		Application No.	Applicant(s)			
		09/589,500	YEMINI ET AL.			
		Examiner	Art Unit			
		Christian La Forgia	2131			
The MAILING DATE of this communication appears on the cover sheet with the correspondence address Period for Reply						
A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.  - Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.  - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.  - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).						
Status						
1)🖂	Responsive to communication(s) filed on 13 July 2005.					
2a) <u></u> □	This action is FINAL. 2b)⊠ This action is non-final.					
3) 🗌	Since this application is in condition for allowance except for formal matters, prosecution as to the merits is					
	closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213.					
Disposition of Claims						
4)🖾	4)⊠ Claim(s) <u>1 and 2</u> is/are pending in the application.					
	4a) Of the above claim(s) is/are withdrawn from consideration.					
5)	5) Claim(s) is/are allowed.					
· · · · · · · · · · · · · · · · · · ·	Claim(s) <u>1 and 2</u> is/are rejected.					
-	Claim(s) is/are objected to.	r alastian raquirament				
8)[_]	Claim(s) are subject to restriction and/or	r election requirement.				
Application Papers						
9)[	The specification is objected to by the Examine	г.				
10) ☐ The drawing(s) filed on is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.						
	Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).					
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).						
11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.						
Priority (	ınder 35 U.S.C. § 119					
12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) All b) Some * c) None of:						
	1. Certified copies of the priority documents have been received.					
	2. Certified copies of the priority documents have been received in Application No					
	3. Copies of the certified copies of the priority documents have been received in this National Stage					
application from the International Bureau (PCT Rule 17.2(a)).  * See the attached detailed Office action for a list of the certified copies not received.						
Geo the attached detailed Office action for a list of the contined copies not received.						
Attachment(s)  1) Notice of References Cited (PTO-892)  4) Interview Summary (PTO-413)						
2) Notic	2) Notice of Draftsperson's Patent Drawing Review (PTO-948)					
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  Paper No(s)/Mail Date 3/7/05.  5) Notice of Informal Patent Application (PTO-152)  6) Other:						
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## **DETAILED ACTION**

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1. The amendment filed on 13 July 2005 has bee noted and made of record.

2. Claims 1 and 2 have been presented for examination.

## Response to Arguments

- 3. Applicant's arguments with respect to claims 1 and 2 have been considered but are moot in view of the new ground(s) of rejection.
- 4. See further rejections that follow.

## Claim Rejections

- 5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
  - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 6. Claims 1 and 2 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 5,930,777 to Barber, hereinafter Barber, in view of U.S. Patent No. 6,018,723 to Siegel et al., hereinafter Siegel.
- As per claim 1, Barber teaches paying to access a resource in electronic security value units (column 1, lines 15-21, i.e. the present invention pertains to a method of handling access to information over the Internet in a way that allows a small charge per access).
- 8. Barber does not disclose detecting patterns of payments or comparing the patterns of payments to predetermined patterns of payments.
- 9. Siegel discloses detecting transaction patters (column 4, lines 3-25),

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comparing said patterns of payments to predetermined patterns of payment (column 1, lines 38-52).

- 10. Both Barber and Siegel are related in the field of securing transaction data for transactions occurring over the Internet.
- 11. It would have been obvious to one of ordinary skill in the art at the time the invention was made to detect payment patterns and compare the payment patterns to predetermined payment patterns, since Siegel states at column 1, line 38 to column 2, line 18 that such a modification would be useful in detecting high risk and/or fraudulent transactions.
- 12. Regarding claim 2, Siegel teaches the step of determining a difference in the compared patterns of payments to said predetermined patters of payments (column 5, line 62 to column 6, line 23),

wherein when said difference is greater than a predetermined difference, an attack is indicated (column 1, line 52-65, i.e. detecting fraud).

## Conclusion

- 13. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
- 14. The following patents are cited to further show the state of the art with respect to securing access to resources, such as:

United States Patent No. 5,815,574 to Fortinsky, which is cited to show provisioning a secure access to external resources in a distributed computing environment.

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15. Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Christian La Forgia whose telephone number is (571) 272-3792.

The examiner can normally be reached on Monday thru Thursday 7-5.

16. If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Ayaz Sheikh can be reached on (571) 272-3795. The fax phone number for the

organization where this application or proceeding is assigned is 571-273-8300.

17. Information regarding the status of an application may be obtained from the Patent

Application Information Retrieval (PAIR) system. Status information for published applications

may be obtained from either Private PAIR or Public PAIR. Status information for unpublished

applications is available through Private PAIR only. For more information about the PAIR

system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR

system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Christian LaForgia Patent Examiner

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clf

AYAZ SHEIKH

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SUPERVISORY PATENT EXAMINER

TECHNOLOGY CENTER 2100